

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. **09-07597 (SEK)**

**RAMOS RIVERA, JOSE ERNESTO & RAMOS SANCHEZ, CARMEN MARIA**

Chapter **13**

Debtor(s)

**AMENDED CHAPTER 13 PAYMENT PLAN**

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: **4/23/2010**

☐ AMENDED PLAN DATED: \_\_\_\_\_

☒ PRE ☐ POST-CONFIRMATION

Filed by: ☐ Debtor ☐ Trustee ☐ Other

**I. PAYMENT PLAN SCHEDULE**

\$ **688.00** x **60** = \$ **41,280.00**  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

TOTAL: \$ **41,280.00**

Additional Payments:

\$ **32,512.00** to be paid as a LUMP SUM  
within **23 months** with proceeds to come from:

☒ Sale of Property identified as follows:

**SALE OF RESIDENTIAL PROPERTY WITHIN 18 MONTHS FROM CONFIRMATION**

☐ Other: \_\_\_\_\_

Periodic Payments to be made other than, and in  
addition to the above:

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

PROPOSED BASE: \$ **73,792.00**

**III. ATTORNEY'S FEES**  
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee  
Disclosure Statement: \$ **1,000.00**

Signed: **/s/ JOSE E RAMOS RIVERA**  
Debtor

**/s/ CARMEN M RAMOS SANCHEZ**  
Joint Debtor

**II. DISBURSEMENT SCHEDULE**

A. ADEQUATE PROTECTION PAYMENTS OR \_\_\_\_\_ \$ \_\_\_\_\_

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.

☒ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☒ Trustee pays secured ARREARS:

Cr. **DORAL BANK** Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
# **8930070007330** # \_\_\_\_\_ # \_\_\_\_\_  
\$ **25,142.05** \$ \_\_\_\_\_ \$ \_\_\_\_\_

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. **RELIABLE** Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
# **600573945000** # \_\_\_\_\_ # \_\_\_\_\_  
\$ **8,070.55** \$ \_\_\_\_\_ \$ \_\_\_\_\_

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
# \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

4. ☒ Debtor SURRENDERS COLLATERAL to Lien Holder:

**AEELA**

5. ☐ Other: \_\_\_\_\_

6. ☒ Debtor otherwise maintains regular payments directly to:

**DORAL BANK ASOC. RES. MANSIC See Attached**

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law,  
11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☒ Classifies ☐ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: \_\_\_\_\_

☒ Paid 100% / ☐ Other: \_\_\_\_\_

Cr. **EUROBANK AND TR** Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
# **5593123083** # \_\_\_\_\_ # \_\_\_\_\_  
\$ **3,017.45** \$ \_\_\_\_\_ \$ \_\_\_\_\_

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)  
**See Continuation Sheet**

Attorney for Debtor **JIMENEZ - QUINONES LAW OFFICES**

Phone: **(787) 282-9009**

**AMENDED CHAPTER 13 PAYMENT PLAN**  
Continuation Sheet - Page 1 of 2

Debtor Otherwise maintains regular payments directly to:

ORIENTAL - MORTG/  
RELIABLE

Executory Contracts - Assumed:

EDNA VELLON  
EUROLEASE  
MARIA M. CRUZ

**AMENDED CHAPTER 13 PAYMENT PLAN**  
Continuation Sheet - Page 2 of 2

1. PLAN PAYS 100% + 6% TO ALLOWED GENERAL UNSECURED CREDITORS. DEBTORS RESERVE THE RIGHT TO OBJECT CLAIMS.
2. STAY LIFTED IN FAVOR OF RELIABLE (POC #6) OVER THE MAZDA 3 MOTOR VEHICLE.
3. STAY IS LIFTED IN FAVOR OF ORIENTAL BANK OVER DEBTORS' RESIDENTIAL PROPERTY AT URB. MANSIONES DE LOS ARTESANOS UP TO THE POINT OF SALE. DEBTORS ARE ACTIVELY PURSUING THE SALE OF THIS PROPERTY TO FUND THE PLAN'S LUMP PAYMENT.
4. ANY INCOME TAX REIMBURSEMENTS RECEIVED BY DEBTORS DURING THE TERM OF THE PLAN WILL BE DEPOSITED WITH THE TRUSTEE, AUTOMATICALLY ADJUSTING THE BASE TOTAL WITHOUT THE NEED OF MODIFYING THE CONFIRMED PLAN.
5. EUROLEASE ARREARS CONSTITUTE THE TOTAL AMOUNT DUE OF THE RESIDUAL.
6. ADEQUATE PROTECTION UPON MATURITY DATES OF THE SCION MOTOR VEHICLE WILL BE PROVIDED THROUGH TRIPLE S PROPERTY INSURANCE. QUOTED AT \$51 PER MONTH AND STARTING ON DECEMBER 2009, IT IS ESTIMATED AT \$1,071.
7. ADDITIONAL ATTORNEY'S FEES IN THIS BUSINESS-RELATED-CASE SHALL BE REQUESTED THROUGH A SEPARATE APPLICATION WHICH SHALL BE SUBMITTED FOR AUTHORIZATION OF THE COURT.

-----TWENTY-EIGHT-DAY NOTICE TO PARTIES IN INTEREST-----

WITHIN TWENTY EIGHT (28) DAYS AFTER SERVICE AS EVIDENCED BY THE CERTIFICATION, AND AN ADDITIONAL THREE (3) DAYS PURSUANT TO FED. R. BANK. P. 9006(F) IF YOU WERE SERVED BY MAIL, ANY PARTY AGAINST WHOM THIS PAPER HAS BEEN SERVED, OR ANY OTHER PARTY TO THE ACTION WHO OBJECTS TO THE RELIEF SOUGHT HEREIN, SHALL SERVE AND FILE AN OBJECTION OR OTHER APPROPRIATE RESPONSE TO THIS CHAPTER 13 PLAN WITH THE CLERK'S OFFICE OF THE U.S. BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO. IF NO OBJECTION OR OTHER RESPONSE IS FILED WITHIN THE TIME ALLOWED HEREIN, THE PLAN WILL BE DEEMED UNOPPOSED AND MAY BE GRANTED UNLESS: (I) THE REQUESTED RELIEF IS FORBIDDEN BY LAW; (II) THE REQUESTED RELIEF IS AGAINST PUBLIC POLICY; OR (III) IN THE OPINION OF THE COURT, THE INTEREST OF JUSTICE REQUIRES OTHERWISE. FED. R. BANKR. P. 2002 (B) AND LBR 9013-1, AS AMENDED.

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